

What is claimed is:

- 1     1.     A method for assessing risks, comprising:  
2     creating a questionnaire containing a series of questions form prompting a user  
3     to supply information segmented according to risk areas;  
4     providing a data store for recording data identifying user responses to the  
5     questions;  
6     programming a series of scoring rules containing an algorithm whereby the user  
7     responses are interpreted as indicating a predetermined level of risk;  
8     presenting the questionnaire to a user and collecting the user responses in the  
9     data store;  
10    processing the user responses through the scoring rules and the algorithm to  
11    generate a report identifying risk levels according to the risk areas.
- 1     2.     The method of claim 1, further comprising storing a series of  
2     recommendations associated with the risk areas, selecting among the  
3     recommendations as a function of at least one of the user responses and the  
4     risk levels identified by said processing step, and presenting selected ones of  
5     the recommendations in the report.
- 1     3.     The method of claim 1, further comprising creating a database and  
2     storing the questions and the user responses for a plurality of users for  
3     comparison in risk assessments of future users.
- 1     4.     The method of claim 1, at least one of segmenting of the risk areas,  
2     creating the questionnaire and composing the algorithm comprises reliance on  
3     available data and judgment of professionals skilled in the risk areas.
- 1     5.     The method of claim 1, wherein the risks comprise at least one of risk of  
2     a claim of loss due to computational deficiency, denial of service, security  
3     breach, violation of legal regulations, tort, contractual breach, insufficient

4 capacity to meet contractual requirements, breach of commitment of  
5 confidentiality, violation of intellectual property rights, failure to adhere to multi-  
6 jurisdictional differences in regulation.

1 6. The method of claim 1, wherein the risks are selected from the group  
2 consisting of risk of a claim of loss due to computational deficiency, denial of  
3 service, security breach, violation of legal regulations, tort, contractual breach,  
4 insufficient capacity to meet contractual requirements, breach of commitment of  
5 confidentiality, violation of intellectual property rights, failure to adhere to multi-  
6 jurisdictional differences in regulation.

1 7. The method of claim 1, wherein the risks consist of risk of a claim of loss  
2 due to computational deficiency, denial of service, security breach, violation of  
3 legal regulations, tort, contractual breach, insufficient capacity to meet  
4 contractual requirements, breach of commitment of confidentiality, violation of  
5 intellectual property rights, failure to adhere to multi-jurisdictional differences in  
6 regulation.

1 8. The method of claim 1, wherein said questionnaire requires selection  
2 among a limited set of possible answers and the algorithm quantifies risk based  
3 on each possible answer.

1 9. The method of claim 8, wherein the questionnaire requires selection  
2 among yes/no and numeric answers.

1 10. The method of claim 8, wherein the questionnaire permits at least one of  
2 a missing answer and an answer indicating a lack of information, and wherein  
3 the algorithm assesses the risk levels as a function of said one of a missing  
4 answer and said lack of information.